



**Local. Nonprofit.
Health Insurance.**

303.602.2090
elevatehealthplans.org



Open Enrollment for 2017 Coverage

Starts
November 1, 2016
and ends
January 31, 2017

**Certain Life Change Events
will enable you to enroll
outside of the posted Open
Enrollment Period.**

Some Life Change Events
include: marriage or civil
union, birth or adoption,
change of residence like
moving out of a service area.
Also gaining citizenship or
immigration status or loss of
minimum essential coverage
(MEC) including loss of a job.

Call Member Services for
more information.

**Elevate
Member Services
We're Here for You
303-602-2090**

8am to 5pm

Monday to Friday

Get quick answers about
Elevate benefits and the
health network, or the latest
information about how to
receive services.

You can also request
handbooks and provider
directories in electronic and
printed formats.

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Say hello to simple and affordable health insurance.

Simple and Smart Ways to Stay Healthy

Elevate's preventive care programs are based on a simple principle:

The Best Way to be Well is to Stay Well

That means staying well informed, and well prepared with check-ups, screenings, immunizations and wellness advice. Here are some of the preventive care services that members receive at **no cost**:

- Annual physical exam
- Annual well-child visits
- Well-woman visit
- Immunizations
- Annual flu shot
- Routine preventive lab tests*
- Colonoscopy*
- Mammogram*

*If you meet the criteria for this age appropriate adult preventive care screening

Elevate by Denver Health Medical Plan

Elevate is an individual insurance product offered by Denver Health Medical Plan, Inc. (DHMP). DHMP is licensed in Adams, Arapahoe, Denver and Jefferson counties.

Denver Health Medical Plan, Inc. (DHMP), a non-profit, is a wholly-owned subsidiary of Denver Health and Hospital Authority. DHMP is a separate entity from Denver Health and Hospital Authority.

NCQA Accreditation

DHMP has earned Accreditation from the National Committee for Quality Assurance (NCQA). The accredited rating is awarded to organizations with programs for service and clinical quality that meet basic requirements for consumer protection and quality improvement.

Protect Yourself

Health insurance protects you from health and financial risks. No one plans to get sick or hurt, but most people need medical care at some point.

Source: HealthCare.gov

Here are some things to consider when purchasing health insurance:

Do you really understand it?

There are no stupid questions. At Elevate, your health insurance should never be a cause of stress or frustration. Call us. We can help you make sense of it.

Can you afford health insurance?

Can you afford NOT to have it? Preventive care is key to staying healthy and reducing health care costs, but even small injuries can have a big financial impact.

Choose the right plan for you.

We're all different in terms of the lives we lead, the goals we have, the fun we're after, and the risks we take. No one knows you better than you. Your plan should reflect and support what you're about.

Your health insurance should be something you feel good about.

Keep it Affordable

We know not everybody clips coupons, or shops for bargains, but if you don't take advantage of subsidies—where your health insurance is concerned—you are giving your money away.

Under the Affordable Care Act (ACA), you may qualify for subsidies to significantly reduce what you pay for health insurance.

Elevate is offered by Denver Health Medical Plan, a local nonprofit organization with a fresh approach to health insurance. Elevate puts its members first. We are founded on the premise that healthcare should be easy to understand and affordable for everyone. While it is required by law to have health insurance, there is no reason choosing a plan that meets your needs and budget should be a difficult experience.

Two Types of Subsidies are Available

Advanced Premium Tax Credit (APTC)

A subsidy that can help you afford coverage purchased through Connect for Health Colorado, is sometimes known as APTC.

Unlike tax credits you claim when you file your taxes, these credits can be used right away to lower your monthly premium costs.

Cost Sharing Reduction

A discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments. You can get this reduction if you get health insurance through Connect for Health Colorado, if your income is below a certain level, and you choose a health plan from the Silver coverage level.



When
Accidents
Happen...

Without insurance a broken wrist from a bicycling injury can cost up to:

\$5,000
That's a big "ouch".

**Call 303-602-2090
to find out if you
qualify for a subsidy.**

We Can Help You Through the Enrollment Process

Give us a call. We can answer your questions and help you through the enrollment process. In fact, you have two choices: you can enroll ON the exchange with Connect for Health Colorado OR, if you do not qualify for a subsidy, you can enroll OFF the exchange, directly with us! Set aside just one hour and we will help you complete every step.

If you want to apply for a subsidy, we can help you enroll through Connect for Health Colorado and you will need to follow these steps:

☐ **Gather documentation**

Get Social Security numbers and birth dates for you and each member of your household that will be covered, plus all employer and income information for your household (pay stubs, W2 or tax statements)

☐ **Fill out the application**

Do-it-yourself online at ConnectforHealthCO.com or we can help you through the process in person or over the phone at 303-602-2090

☐ **Choose your plan**

See page 8

☐ **Pick a payment method**

Please see your payment options on our website at: ElevateHealthPlans.org

To enroll directly with Elevate, simply give us a call at 303-602-2090.



A simple way to sign-up.

If you enroll:

Coverage begins:

Between Nov 1, 2016 and
Dec 15, 2016

January 1, 2017*

Between Dec 16, 2016 and
Jan 15, 2017

February 1, 2017*

Between Jan 16, 2017 and
January 31, 2017

March 1, 2017*

* You must pay your premium in order for your plan to become effective. Premiums are due on the 25th of the month prior to effective date.

Simple Choices. Simple Language.

Here are some simple insurance terms to know. These terms will help you understand and select the best health insurance plan option to fit your needs and save you money in 2017.

Monthly premium

The fixed amount you pay each month for your health insurance plan.

Out-of-pocket costs

What you pay for medical expenses that aren't paid by your health insurance plan. Your out-of-pocket costs include deductibles, copays, and coinsurance for health care services. In other words, any costs you personally pay for covered medical or pharmacy services.

Deductible

The amount you pay for medical services BEFORE your health insurance plan begins to share costs. In most plans, you will pay the full deductible amount toward medical and pharmacy expenses before your health plan begins to pay its portion. Once you meet the applicable deductible, your plan will start to cover its portion of your expenses based on your list of benefits.

Copay

A fixed dollar amount that you pay out-of-pocket for certain covered medical care services. The amount can vary by the type of service.

Coinsurance

A percentage of the cost you share with your plan when you visit your doctor, have tests or receive treatment. For example, if your doctor's charge for an office visit is \$100 (and you've met your TOTAL deductible for the year), a 20% coinsurance payment on \$100 would be only \$20! Your health insurance pays the rest of the allowed amount...you would save \$80!

Out-of-pocket maximum*

The MOST you pay out during a policy period (one plan year) before your health insurance plan PAYS 100% for your covered health insurance benefits. This limit includes the TOTAL of your deductible, coinsurance and copays. This DOES NOT include your monthly premiums. In certain HDHP plans, the individual out-of-pocket maximum does not apply to a family plan.

A "billed" amount

This is what the provider bills to the insurance plan for a service you received. These are "full" charges and the discount DHMP negotiated has not been applied yet.

An "allowed" amount

DHMP negotiates a discount with each provider in our network. You have the advantage of this discount (allowed amount) and will never pay more than our negotiated price.

HSA

A Health Savings Account is like a personal savings account, but the money in it is used to pay for health care expenses. You — not your employer or insurance company — own and control the money in your Health Savings Account. You have the option to deduct a portion of your pre-tax earnings each pay period to go directly into your HSA account to help pay your deductible, coinsurance and other qualified medical expenses.

HDHP

A High Deductible Health Plan, or HDHP has a higher annual deductible than typical health plans. In exchange for that higher deductible, you will pay a lower premium each month for your health insurance.

*This limit **DOES NOT** include amounts for non-network providers and other out-of-network cost-sharing, or spending on health services not covered by your benefit plan.

Seeing the big picture is easy.

Here's a simple guide to help pick an Elevate health insurance plan that fits your needs. Most people fit into one of two categories:

1. Those who want or need to see a doctor more frequently, and health care is at the top of the priority list.
2. And those who think rarely about health care, are in good health, and only need a plan to cover unforeseen circumstances and emergencies.

The Simple Truth: The type of health care consumer you are determines the best mix of premium versus out-of-pocket costs.



If you see your doctor more often, you might choose to pay a **higher premium** per month and pay a **lower out-of-pocket** cost for each doctor visit.



If you want to keep monthly payments low, you might choose to pay a **lower premium** per month and pay a **higher out-of-pocket** cost when you see your doctor.

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Choose your plan,

Gold

You'll pay less each time you go to the doctor. If you qualify for the Advance Premium Tax Credit (APTC), you may apply the subsidy to your Gold plan premium.

Silver

Choosing a Silver plan may allow you to save in two ways. First, if you qualify for the APTC, you can use it to lower your monthly premiums. In addition, you may also qualify for the Cost Sharing Reduction (CSR) subsidy—only available in Silver plans—that lowers deductible, copays, and coinsurance costs.

Bronze

Bronze plans have the highest deductible, but also offer the lowest monthly premium cost. This is a good plan for those who don't go to the doctor often, but want the security to know they have coverage when they need it. The APTC subsidy can be applied to Bronze premiums as well.

then choose your network.

You have options on where to get care.

With Elevate you can choose a lower premium with a narrow network or a broader network with a slightly higher premium.

Our narrow network includes Denver Health Medical Center (DHMC) and its outlying clinics, as well as certain Clinica, Salud and MCPN locations.



The broader network is our HighPoint network which, in addition to DHMC includes Children's Hospital Colorado, UCHealth, Colorado Health Medical Group, Colorado Pediatric Partners, CU Health Partners, as well as certain Clinica, Salud and MCPN locations who we have contracted with.



Denver Health Network



Family Health Centers

Wellington Webb Center for Primary Care **Rx**
301 West 6th Ave.
Denver, CO 80204

Level One
Physicians Clinic

Webb Adult Clinic

Pediatric Clinic

Federico F. Peña **Rx**
Southwest Family Health Center and Urgent Care
1339 S Federal Blvd.

Gipson Eastside Family Health Center **Rx**
501 28th St.

La Casa/
Quigg Newton Family Health Center **Rx**
4545 Navajo St.

Lowry Family Health Center **Rx**
1001 Yosemite St.

Montbello Family Health Center **Rx**
12600 Albrook Drive

Park Hill Family Health Center
4995 East 33rd Ave.

Sandos Westside Family Health Center **Rx**
1100 Federal Blvd.

Westwood Family Health Center **Rx**
4320 West Alaska Ave.

Hospital

Denver Health Medical Center
777 Bannock St.

Urgent Care

Adult Emergency and Urgent Care Center
777 Bannock St.

Pediatric Emergency and Urgent Care Center
777 Bannock St.

Federico F. Peña Southwest Urgent Care Center
1339 S Federal Blvd.

Clinica Family Health

Federal Heights Clinic
8300 Alcott St., Suite 205
Westminster, CO 80031

Lafayette Clinic
2000 West S. Boulder Road
Lafayette, CO 80026

Pecos Clinic
1701 West 72nd Ave., 3rd Floor
Denver, CO 80229

People's Clinic
2525 13th Ave.
Boulder, CO 80304

Thornton Clinic
8990 North Washington St.
Thornton, CO 80229

Rx Pharmacy Available at this Clinic

Metro Community Provider Network

**Alameda High School Kids and
Teens Health Center**
1255 South Wadsworth Blvd.
Lakewood, CO 80232

Arvada Health Center + Dental
11005 Ralston Road, Suite 100-G
& Suite 202
Arvada, CO 80004-4551

Chambers Clinic at AuMHC
791 Chambers
Aurora, CO 80011-7117

Colfax Health Center at JCMH
9485 W. Colfax Ave.
Lakewood, CO 80215-3918

Englewood Health Center
3515 South Delaware St.
Englewood, CO 80110-3529

**Estes Street Community Health
Center**
8755 West 14th Ave.
Lakewood, CO 80215-4863

Helena Health Center
15501 E. 13th Ave.
Aurora, CO 80011-7203

**Independence Health Center at
JCMH**
4851 Independence St.
Wheat Ridge, CO 80033

**Jeffco Family Health Services
Center**
7495 West 29th Ave.
Wheat Ridge, CO 80033

**Jefferson High School Kids and
Teens Health Center**
2305 Pierce St.
Edgewater, CO 80214-1031

Elmira Refugee Health Center
1666 Elmira St.
Aurora, CO 80010-2122

Mobile Dental Van
11005 Ralston Road, Suite 100-G
& Suite 202
Arvada, CO 80004

**MCPN Lakewood Health Center
+ Pharmacy**
8500 West Colfax Ave.
Lakewood, CO 80215-4011

**North Aurora Family Health
Services Center Medical + Dental
+ Pharmacy**
3292 Peoria St.
Aurora, CO 80010-1517

MCPN Pine Tree Health Center
17866 Cottonwood Drive,
Parker, CO 80134-3949

Potomac Street Health Clinic
700 Potomac St., Suite A
Aurora, CO 80011-6845

**South Aurora Family Health
Services Center**
15132 East Hampden Ave., Suite G
Aurora, CO 80014-5038

Stein Kids Health Center
80 South Teller St.
Lakewood, CO 80226-2044

**MCPN Arapahoe Douglas Health
Center**
61 West Davies Ave., Littleton, CO
80120-8201

**Union Plaza Health Home at
JCMH**
12055 West 2nd Pl., 2nd Fl.
Lakewood, CO 80228-1506

**MCPN Health & Wellness Center
at the Asian Pacific Development
Center**
1537 Alton St.
Aurora, CO 80010

Salud Family Health

Audrey C. Farley Women's Center
30 South 20th Ave.
Brighton, CO 80601

**Brighton Salud Family Health
Center**
1860 Egbert St.
Brighton, CO 80601-3701

**Commerce City Salud Family
Health Center**
6255 Quebec Pkwy.
Commerce City, CO 80022

Community Reach Center Salud
4371 E. 72nd Ave.
Commerce City, CO 80022

**Salud Family Health Center
Mobile Clinic**
1860 Egbert St. (Home Base)
Brighton, CO 80601-3701

Denver Health Highlights



Level One Physicians Clinic

The Level One Physicians Clinic is a primary care clinic serving privately insured patients. With access to on-site laboratory, radiology, and pharmacy services, the Level One Physicians Clinic provides a comfortable, caring atmosphere for you and your family to receive convenient, high quality health care.



Community Health Centers

From community-based clinic locations to prescription pickup, Elevate offers convenient options. Choose from nine community health centers throughout Denver. In addition, there are 17 School-Based Health Clinics within Denver Public Schools.



Free Parking at all Denver Health Facilities

Denver Health has always offered free parking at the Community Health Center locations.

Now as an Elevate member, you can park for free on the main Hospital campus as well as the patient lots between Bannock and Delaware St. and from 6th to 8th Ave.



Pav C (formerly Pavilion for Women and Children)

Pav C is an elegant, soothing environment which offers family-centered care. ALL of our maternity patient rooms are PRIVATE with private bathrooms and sleeping spaces for family members. This pavilion includes:

- OB Screening Room
- Labor and Delivery Unit
- Neonatal Intensive Care Unit (NICU)
- Pediatric Unit
- Pediatric Intensive Care Unit
- Pavilion C Women's Care



Certified Nurse Midwives

Midwives have advanced training in both nursing and midwifery care for women of all ages. They specialize in supporting women in labor who desire a natural, unmedicated birth. Denver Health Midwives deliver over 1000 babies a year and offer a full range of primary health care services to women including:

- Prenatal and postpartum care
- Labor and Delivery
- Routine well-woman check-ups
- Disease prevention and treatment
- Menopausal care

Denver Health midwives provide care at three clinic locations: Eastside Health Center, Westside Health Center and Pavilion C Women's Care Clinic on the main hospital campus.

HighPoint Network



Children's Hospital Colorado

Aurora

Anschutz Medical Campus*+
13123 E. 16th Ave.
Aurora, CO 80045

Broomfield North Campus *+

469 W. Highway 7
Broomfield, CO 80023

Broomfield +

8401 Arista Pl.
Broomfield, CO 80021

Centennial +

9094 E. Mineral Ave., Suite 110
Centennial, CO 80112

Denver Uptown *+

1830 Franklin St.
Denver, CO 80218

Highlands Ranch South Campus *+

1811 Plaza Dr.
Highlands Ranch, CO 80129

Parker at Parker Adventist Hospital *+

9395 Crown Crest Blvd.
Parker, CO 80138

Parker +

19284 Cottonwood Dr.
Parker, CO 80138

Wheat Ridge *+

3455 Lutheran Pkwy., Suite 230
Wheat Ridge, CO 80033

* Urgent or Emergency Care

+ Outpatient Specialty Care

Denver Health

Webb Center for Primary Care

301 W. 6th Ave.
Denver, CO 80204

Bernard Gipson Eastside

Family Health Center
501 28th St.
Denver, CO 80205

La Casa/Quigg Newton

Family Health Center
4545 Navajo St.
Denver, CO 80211

Lowry Family Health Center

1001 Yosemite St.
Denver, CO 80230

Montbello Family Health Center

12600 E. Albrook Dr.
Denver, CO 80239

Park Hill Family Health Center

4995 E. 33rd Ave.
Denver, CO 80207

Sam Sandos Westside

Family Health Center
1100 Federal Blvd.
Denver, CO 80204

Southwest Family Health Center and Urgent Care Center

1339 S. Federal Blvd.
Denver, CO 80219

Westwood

4320 W. Alaska Pl.
Denver, CO 80219

UCHealth

University Hospital

12605 E. 16th Ave.
Aurora, CO 80045

Rocky Mountain Lion's Eye Institute

1675 Aurora Ct.
Aurora, CO 80045

UCH Cancer Center

1655 Aurora Ct.
Aurora, CO 80045

UCH-Anschutz Pavilion

1635 Aurora Ct.
Aurora, CO 80045

UC Denver Depression Center

13199 E. Montview Blvd.
Aurora, CO 80045

CU Sports Medicine

2150 Stadium Dr.
Boulder, CO 80309

Eye Center - Boulder

5495 Arapahoe St., Suite 10
Boulder, CO 80305

Family Medicine Boulder

350 Broadway, Suite 130
Boulder, CO 80305

UCHealth Broomfield Hospital

875 136th Ave.
Broomfield, CO 80023

A.F. Williams - Stapleton

3055 Roslyn St., Suite 100
Denver, CO 80238

CU Sports

Medicine Center

2000 S. Colorado Blvd.
Denver, CO 80222

Denver Internal Medicine Group

360 S. Garfield
Denver, CO 80209

Eye Center - LoDo

1435 Wazee St.
Denver, CO 80202

UCHealth (Cont.)

**UCHealth Eye Center
Cherry Creek**
2000 S. Colorado Blvd.
Denver, CO 80222

UCH- Rose Family Medicine
4545 E. 9th Ave., Suite 10
Denver, CO 80220

**University Internal
Medicine Lowry**
8111 E. Lowry Blvd.
Denver, CO 80230

Lone Tree Health Center
9548 Park Meadows Dr.
Lone Tree, CO 80124

Eye Center - Park Meadows
9552 Park Mead Dr.
Lone Tree, CO 80124

Lone Tree Breast Center
9544 Park Meadows Dr.
Lone Tree, CO 80124

Lone Tree Surgery Center
9218 Kimmer Dr.
Lone Tree, CO 80124

CHMG Longmont Clinic
1925 W. Mountain View Ave.
Longmont, CO 80501

CHMG Heart Center
CV Surgery
2030 Mountain View Ave.
Longmont, CO 80501

**UCHealth Family Medicine
- Westminster**
7403 Church Ranch Blvd .
Westminster, CO 80021

UCHealth ED Arvada
9505 Ralston Rd.
Arvada, CO 80002

UCHealth ED Aurora SE
25551 E. Smoky Hill Rd.
Aurora, CO 80016

UCHealth ER Aurora
15300 Mississippi
Aurora, CO 80117

UCHealth ED Broomfield
875 W 136th Ave.
Broomfield, CO 80023

UCHealth ED Commerce City
15100 E. 104th Ave.
Commerce City, CO 80022

UCHealth ER Firestone
5965 Firestone Blvd.
Firestone, CO 80504

UCHealth ED Green Valley Ranch
18610 Green Valley Ranch Blvd.
Denver, CO 80249

UCHealth ER Highlands Ranch
9475 S. University Blvd.
Highlands Ranch, CO 80126

UCHealth ED Littleton
13351 W. Bowles Ave.
Littleton, CO 80127

UCHealth ER Parker
16990 Village Ctr. Dr. East
Parker, CO 80134

UCHealth ED Thornton 1
12020 Colorado Blvd.
Thornton, CO 80241

UCHealth ED Thornton 2
13631 Colorado Blvd.
Thornton, CO 80602

Clinica Family Health

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8300 Alcott St., Suite 205
Westminster, CO 80031

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Lafayette, CO 80026

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Denver, CO 80229

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Boulder, CO 80304

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Thornton, CO 80229

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Lakewood, CO 80228-1506

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1537 Alton St.
Aurora, CO 80010

Salud Family Health

Audrey C. Farley Women's Center

30 South 20th Ave.
Brighton, CO 80601

Brighton Salud Family Health Center

1860 Egbert St.
Brighton, CO 80601-3701

Commerce City Salud Family Health Center

6255 Quebec Pkwy.
Commerce City, CO 80022

Community Reach Center Salud

4371 E. 72nd Ave.
Commerce City, CO 80022

Salud Family Health Center Mobile Clinic

1860 Egbert St. (Home Base)
Brighton, CO 80601-3701

The Little Clinic Locations

12167 Sheridan Blvd.
Broomfield, CO 80020

2355 W 136th Ave.
Broomfield, CO 80023

100 Founders Pkwy
Castle Rock, CO 80104

19711 E Smoky Hill Rd.
Centennial, CO 80015

3100 S Sheridan Blvd.
Denver, CO 80227

2810 Quebec St.
Denver, CO 80207

6000 S Holly St.
Greenwood Village, CO 80111

9551 S University Blvd.
Highlands Ranch, CO 80126

480 N US Highway 287
Lafayette, CO 80026

7984 W Alameda Ave.
Lakewood, CO 80226

17761 Cottonwood Dr.
Parker, CO 80134

11747 W Ken Caryl Ave.
Littleton, CO 80127

12959 S Parker Rd.
Parker, CO 80134

13700 Colorado Blvd.
Thornton, CO 80602

3400 Youngfield St.
Wheat Ridge, CO 80033

An important benefit of your Elevate health plan membership is personalized wellness support from our health coaches, including wellness workshops, online social support, cooking classes and one-on-one health coaching – all at no cost to you.

Elevate interactive wellness programs are fun and created especially for plan members to take control of their health by creating a personalized lifestyle diary.

By seeing and sharing your progress with an Elevate personal health coach, and even with close friends and family, you can reach your health goals.



Good health starts with good habits.



Healthy Heroes for Kids

A club created by Denver Health Medical Plan, Healthy Heroes for Kids, is a fun way for you to encourage healthy habits in your family. Children receive quarterly newsletters packed full of games, activities and kid-friendly healthy recipes.

The program is split into three groups so that everyone receives age-appropriate materials. The three groups are: Explorers for children 3-5, Rangers for children 6-9, and X-Kidz for pre-teens 10-12.



As an added bonus for members of our health insurance plans, you receive discounts on a variety of services. Visit the Premium Perks page on our website,

www.denverhealthmedicalplan.org/premium-perks to check out our growing list of businesses and their special deals just for you.

STRONG body STRONG mind

Elevate by Denver Health Medical Plan, Inc.

Good health goes beyond a yearly physical or getting cough medicine for a chest cold. Staying healthy and feeling alive is a state of mind. It's the desire to do the best you can, no matter how big or small the challenge.

Elevate members are encouraged to utilize the interactive wellness program developed by Denver Health Medical Plan for your body and spirit. Each aspect of **STRONG body STRONG mind** is a fun and rewarding experience for you. You can share positive behaviors and uplifting experiences with like-minded Plan members and coaches, as well as your own family and close friends. Try it, you'll like it!

Personal Profile

A custom dashboard is developed just for you, to help you learn about and target your health, nutrition and fitness goals.

Online Health Risk Assessment (HRA)

Identify behaviors that may put your health at risk so you can choose a direction for positive change.

Wellness Workshops

The week-by-week "how-to" part of the program is a step-by-step guide. Get action items and tips to put you on the road to eating a healthy diet, increasing physical activity, quitting nicotine, managing stress and preventing diabetes and cardiovascular disease.

Tracking Tools

You don't have to remember everything every day. Your custom tracking tools can show you how you are managing your weight and offer meal planning options to track your food choices. We can set you up with a progressive strength training and cardio log, even if you are starting from scratch. And, we can even help you track the distance you walk in a day.

Here are some examples:

- Health snapshot—a daily log of your progress and upcoming events.
- Rewards tracker—earn points and get prize rewards for your participation and progress.
- Mobile app—who said you can't take it with you?
- Download the mobile version on your iPhone®, Droid™, Blackberry®, or Windows® mobile.

Online Social Support

We've all been there. Your support system might include blogs, member forums, even a diet or exercise buddy. You will get encouragement from your peers and have the opportunity to lift another's spirits when they're down.

Team Challenges

If you like to be social, there's no better way to get involved in healthy activities than to team up with other Plan members. Win prizes for achieving a physical activity challenge or celebrate meeting and beating your weight goals.



For Moms and Newborns

Preventive care is very important, especially during pregnancy and the baby's first year of life. Elevate offers programs to help our members in getting preventive care. If you are pregnant or have a baby under one year, you are eligible for one or both of these programs.

Moms + Babies

KEEPING MOMS & BABIES HEALTHY

After your first prenatal visit, you will get a pregnancy calendar.



After your prenatal visit between 6 - 10 weeks of pregnancy, get a mini spa kit.

After your ultrasound at around 20 weeks, get an ultrasound photo frame.



After your prenatal visit between 20 - 30 weeks of pregnancy, get a baby onesie.

Around 30 weeks, you will receive an umbrella stroller and a car seat so you'll be ready when your little one arrives.



After the delivery of your baby, mail in your coupon to get a two month supply of diapers.

After your 3-7 week postpartum clinic visit, get one extra month of diapers.



Baby's First Year

KEEPING YOUR BABY HEALTHY

After your baby's 2 - 3 week pediatric visit, get a diaper bag.



After your baby's 2 month visit, get a baby monitor.

After your baby's 4 month visit, get a healthy baby kit, which includes a thermometer and nail clippers.



After your baby's 6 month visit, get an activity gym.

After your baby's 9 month visit, get a booster chair.



After your baby's 1 year visit, get a 1 month supply of diapers.

After your baby's 15 month visit, if you completed 6 visits, you will get a 2 month supply of diapers (visits must be at least 14 days apart).





When you need care today and can't get in to see your provider...

1 The NurseLine is Here to Help You.

Call 303-739-1261 and speak to a Denver Health nurse about your health concerns. Sometimes they can even call in a prescription for you.

2 Visit a Walgreens *Healthcare Clinic* or a King Soopers *Little Clinic*.

As a member of Elevate Health Plans, you have access to all Walgreens Healthcare Clinics and King Soopers Little Clinics in the Denver area. These clinics are a good option for you if you have a sore throat, sinus infection or the flu.



3 DispatchHealth will Come to You.



DispatchHealth is bringing back the house call. DispatchHealth is our on-demand health care provider that can treat a range of injuries and illnesses in the comfort and convenience of your home. Avoid unnecessary expenses and long waits in the emergency room. DispatchHealth physicians, nurse practitioners and physician assistants have years of experience working in urgent care centers and emergency rooms. They will come to you for only the cost of an urgent care copay.

DispatchHealth is open 7 days a week 8am – 10pm.

Visit DispatchHealth at www.dispatchhealth.com, download the free app or call 303-500-1518.

4 Visit an Urgent Care Center.

You can visit any urgent care center that is convenient for you. You are covered at any urgent care center in the U.S. **Note:** Denver Health offers urgent care on its main campus at 777 Bannock as well as at the new Southwest Clinic at 1339 Federal Blvd.

5 Emergency Room.

If you need emergency care, go to the nearest hospital or call 9-1-1. Your Elevate health plan will cover you at any emergency room, anywhere in the U.S.

Elevate Bronze Plan		
Individual Plan Descriptions	The Bronze Plan is going to have the lowest monthly premium and higher out-of-pocket costs.	
Plan Name	Bronze HDHP	
Annual Deductible	In-Network	Out-of-Network
Individual	\$6,450	N/A
Family	\$12,900	N/A
Annual Out-of-Pocket Maximum	In-Network	Out-of-Network
Individual	\$6,500	N/A
Family	\$13,000	N/A
Network	Network	
	Denver Health and Hospital Authority providers and Denver Health Medical Center, Clinica, Salud and Metro Community Provider Network. See provider directory for a complete list of current providers.	
Office Visits	In-Network	Out-of-Network
Primary Care Visit	50% coinsurance [†]	Not Covered
Specialist Visit	50% coinsurance [†]	Not Covered
Preventive Services	In-Network	Out-of-Network
Annual Wellness Visit	100% Covered	Not Covered
Preventive Screenings**	100% Covered	Not Covered
Routine Immunizations	100% Covered	Not Covered
Well-Woman Visit	100% Covered	Not Covered
Hospital & Facility Services	In-Network	Out-of-Network
Hospital Inpatient	50% coinsurance ^{†*}	Not Covered
Emergency Room Services	50% coinsurance [†]	50% coinsurance [†]
Emergency Transportation	50% coinsurance [†]	50% coinsurance [†]
Urgent Care Center	50% coinsurance [†]	50% coinsurance [†]
Prescription Drugs		
Denver Health Pharmacy	30-Day Supply Generics: 50% coinsurance [†] Preferred Brand: 50% coinsurance [†] Non-preferred Brand: 50% coinsurance [†] Specialty Drugs: 50% coinsurance [†] 90-Day Supply Generics: 50% coinsurance [†] Preferred Brand: 50% coinsurance [†] Non-preferred Brand: 50% coinsurance [†] Specialty Drugs: N/A	
Non-Denver Health Pharmacy	30-Day Supply Generics: 50% coinsurance [†] Preferred Brand: 50% coinsurance [†] Non-preferred Brand: 50% coinsurance [†] Specialty Drugs: 50% coinsurance [†] 90-Day Supply Generics: 50% coinsurance [†] Preferred Brand: 50% coinsurance [†] Non-preferred Brand: 50% coinsurance [†] Specialty Drugs: N/A	
Maternity	In-Network	Out-of-Network
Prenatal Visit	\$0	Not Covered
Delivery/Inpatient	50% coinsurance [†]	Not Covered
Behavioral Health	In-Network	Out-of-Network
Outpatient	50% coinsurance [†]	Not Covered
Inpatient	50% coinsurance ^{†*}	Not Covered
Other Services	In-Network	Out-of-Network
Lab & X-Ray	50% coinsurance [†]	Not Covered
Organ Transplant	50% coinsurance ^{†*}	Not Covered
Durable Medical Equipment	50% coinsurance ^{†*}	Not Covered

Individual Plan Descriptions
Plan Name
Annual Deductible
Individual
Family
Annual Out-of-Pocket Maximum
Individual
Family
Network
Office Visits
Primary Care Visit
Specialist Visit
Preventive Services
Annual Wellness Visit
Preventive Screenings**
Routine Immunizations
Well-Woman Visit
Hospital & Facility Services
Hospital Inpatient
Emergency Room Services
Emergency Transportation
Urgent Care Center
Prescription Drugs
Denver Health Pharmacy
Non-Denver Health Pharmacy
Maternity
Prenatal Visit
Delivery/Inpatient
Behavioral Health
Outpatient
Inpatient
Other Services
Lab & X-Ray
Organ Transplant
Durable Medical Equipment

Elevate Silver Plans

Cost sharing in Silver plans will vary for those eligible for Federal "Cost Sharing Reduction".
The amounts shown below **do not** include cost sharing reduction.

Silver Standard		Silver Select		Silver HighPoint	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$3,250	N/A	\$3,750	N/A	\$4,250	N/A
\$6,500	N/A	\$7,500	N/A	\$8,500	N/A
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$7,150	N/A	\$7,150	N/A	\$4,400	N/A
\$14,300	N/A	\$14,300	N/A	\$8,800	N/A
Network				Network	
Denver Health and Hospital Authority providers and Denver Health Medical Center, Clinica, Salud and Metro Community Provider Network. See provider directory for a complete list of current providers.				Denver Health and Hospital Authority, University of Colorado Hospital and Children's Hospital Colorado providers and facilities including Colorado Health Medical Group (CHMG), Clinica, Salud and Metro Community Provider Network. Columbine network for chiropractic. See online provider directory for a complete list of current providers: www.denverhealthmedicalplan.org/find-doctor	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
30% coinsurance [†]	Not Covered	\$40 copay per visit	Not Covered	25% coinsurance [†]	Not Covered
30% coinsurance [†]	Not Covered	\$65 copay per visit	Not Covered	25% coinsurance [†]	Not Covered
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
30% coinsurance ^{†*}	Not Covered	30% coinsurance ^{†*}	Not Covered	25% coinsurance ^{†*}	Not Covered
30% coinsurance [†]	30% coinsurance [†]	\$250 copay per visit	\$250 copay per visit	25% coinsurance [†]	25% coinsurance [†]
30% coinsurance [†]	30% coinsurance [†]	30% coinsurance [†]	30% coinsurance [†]	25% coinsurance [†]	25% coinsurance [†]
30% coinsurance [†]	30% coinsurance [†]	\$125 copay per visit.	\$125 copay per visit	25% coinsurance [†]	25% coinsurance [†]
30-Day Supply Generics: \$20 copay Preferred Brand: \$35 copay Non-preferred Brand: \$70 copay Specialty Drugs: \$595 copay 90-Day Supply Generics: \$40 copay Preferred Brand: \$70 copay Non-preferred Brand: \$140 copay Specialty Drugs: N/A		30-Day Supply Generics: \$20 copay Preferred Brand: \$55 copay Non-preferred Brand: 15% coinsurance [†] Specialty Drugs: 15% coinsurance [†] 90-Day Supply Generics: \$40 copay Preferred Brand: \$110 copay Non-preferred Brand: 15% coinsurance [†] Specialty Drugs: N/A		30-Day Supply Generics: 25% coinsurance [†] Preferred Brand: 25% coinsurance [†] Non-preferred Brand: 25% coinsurance [†] Specialty Drugs: 25% coinsurance [†] 90-Day Supply Generics: 25% coinsurance [†] Preferred Brand: 25% coinsurance [†] Non-preferred Brand: 25% coinsurance [†] Specialty Drugs: N/A	
30-Day Supply Generics: \$40 copay Preferred Brand: \$70 copay Non-preferred Brand: \$140 copay Specialty Drugs: \$595 copay 90-Day Supply Generics: \$80 copay Preferred Brand: \$140 copay Non-preferred Brand: \$280 copay Specialty Drugs: N/A		30-Day Supply Generics: \$40 copay Preferred Brand: \$110 copay Non-preferred Brand: 15% coinsurance [†] Specialty Drugs: 15% coinsurance [†] 90-Day Supply Generics: \$80 copay Preferred Brand: \$220 copay Non-preferred Brand: 15% coinsurance [†] Specialty Drugs: N/A		30-Day Supply Generics: 25% coinsurance [†] Preferred Brand: 25% coinsurance [†] Non-preferred Brand: 25% coinsurance [†] Specialty Drugs: 25% coinsurance [†] 90-Day Supply Generics: 25% coinsurance [†] Preferred Brand: 25% coinsurance [†] Non-preferred Brand: 25% coinsurance [†] Specialty Drugs: N/A	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$0	Not Covered	\$0	Not Covered	\$0	Not Covered
30% coinsurance [†]	Not Covered	30% coinsurance [†]	Not Covered	25% coinsurance [†]	Not Covered
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
30% coinsurance [†]	Not Covered	\$40 copay per visit.	Not Covered	25% coinsurance [†]	Not Covered
30% coinsurance ^{†*}	Not Covered	30% coinsurance ^{†*}	Not Covered	25% coinsurance ^{†*}	Not Covered
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$0; 100% Covered	Not Covered	30% coinsurance [†]	Not Covered	25% coinsurance [†]	Not Covered
30% coinsurance [†]	Not Covered	30% coinsurance ^{†*}	Not Covered	25% coinsurance ^{†*}	Not Covered
30% coinsurance ^{†*}	Not Covered	30% coinsurance ^{†*}	Not Covered	25% coinsurance ^{†*}	Not Covered

[†] After Deductible Has Been Met.

* Prior Authorization Required.

** All screenings rates A or B by the U.S. Preventive Services Task Force.

Elevate Gold Plans				
Individual Plan Descriptions	Gold plans are going to have the highest monthly premium and the lowest out-of-pocket expenses.			
Plan Name	Gold Standard		Gold Select	
Annual Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$2,250	N/A	\$2,250	N/A
Family	\$4,500	N/A	\$4,500	N/A
Annual Out-of-Pocket Maximum	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$6,250	N/A	\$6,250	N/A
Family	\$12,500	N/A	\$12,500	N/A
Network	Network			
	Denver Health and Hospital Authority providers and Denver Health Medical Center, Clinica, Salud and Metro Community Provider Network. See provider directory for a complete list of current providers.			
Office Visits	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Visit	10% coinsurance (Deductible Waived)	Not Covered	\$15 copay per visit	Not Covered
Specialist Visit	10% coinsurance [†]	Not Covered	\$25 copay per visit	Not Covered
Preventive Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Wellness Visit	100% Covered	Not Covered	100% Covered	Not Covered
Preventive Screenings**	100% Covered	Not Covered	100% Covered	Not Covered
Routine Immunizations	100% Covered	Not Covered	100% Covered	Not Covered
Well-Woman Visit	100% Covered	Not Covered	100% Covered	Not Covered
Hospital & Facility Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospital Inpatient	10% coinsurance ^{†*}	Not Covered	10% coinsurance ^{†*}	Not Covered
Emergency Room Services	10% coinsurance [†]	10% coinsurance [†]	\$150 copay per visit	\$150 copay per visit
Emergency Transportation	10% coinsurance [†]	10% coinsurance [†]	10% coinsurance [†]	10% coinsurance [†]
Urgent Care Center	\$75 copay per visit	\$75 copay per visit	\$75 copay per visit	\$75 copay per visit
Prescription Drugs				
Denver Health Pharmacy	30-Day Supply Generics: \$15 copay Preferred Brand: \$25 copay Non-preferred Brand: \$55 copay Specialty Drugs: \$520 copay 90-Day Supply Generics: \$30 copay Preferred Brand: \$50 copay Non-preferred Brand: \$110 copay Specialty Drugs: N/A		30-Day Supply Generics: \$10 copay Preferred Brand: \$35 copay Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: 5% coinsurance [†] 90-Day Supply Generics: \$20 copay Preferred Brand: \$70 copay Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: N/A	
Non-Denver Health Pharmacy	30-Day Supply Generics: \$30 copay Preferred Brand: \$50 copay Non-preferred Brand: \$110 copay Specialty Drugs: \$520 copay 90-Day Supply Generics: \$60 copay Preferred Brand: \$100 copay Non-preferred Brand: \$220 copay Specialty Drugs: N/A		30-Day Supply Generics: \$20 copay Preferred Brand: \$70 copay Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: 5% coinsurance [†] 90-Day Supply Generics: \$40 copay Preferred Brand: \$140 copay Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: N/A	
Maternity	In-Network	Out-of-Network	In-Network	Out-of-Network
Prenatal Visit	\$0	Not Covered	\$0	Not Covered
Delivery/Inpatient	10% coinsurance [†]	Not Covered	10% coinsurance [†]	Not Covered
Behavioral Health	In-Network	Out-of-Network	In-Network	Out-of-Network
Outpatient	10% coinsurance (Deductible Waived)	Not Covered	\$15 copay per visit	Not Covered
Inpatient	10% coinsurance ^{†*}	Not Covered	10% coinsurance ^{†*}	Not Covered
Other Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Lab & X-Ray	10% coinsurance (Deductible Waived)	Not Covered	10% coinsurance [†]	Not Covered
Organ Transplant	10% coinsurance ^{†*}	Not Covered	10% coinsurance ^{†*}	Not Covered
Durable Medical Equipment	10% coinsurance ^{†*}	Not Covered	10% coinsurance ^{†*}	Not Covered

Gold HighPoint	
In-Network	Out-of-Network
\$2,400	N/A
\$4,800	N/A
In-Network	Out-of-Network
\$2,550	N/A
\$5,100	N/A
Network	
Denver Health and Hospital Authority, University of Colorado Hospital and Children's Hospital Colorado providers and facilities including Colorado Health Medical Group (CHMG), Clinica, Salud and Metro Community Provider Network. Columbine network for chiropractic. See online provider directory for a complete list of current providers: www.denverhealthmedicalplan.org/find-doctor	
In-Network	Out-of-Network
5% coinsurance [†]	Not Covered
5% coinsurance [†]	Not Covered
In-Network	Out-of-Network
100% Covered	Not Covered
100% Covered	Not Covered
100% Covered	Not Covered
100% Covered	Not Covered
In-Network	Out-of-Network
5% coinsurance ^{†*}	Not Covered
5% coinsurance [†]	5% coinsurance [†]
5% coinsurance [†]	5% coinsurance [†]
5% coinsurance [†]	5% coinsurance [†]
30-Day Supply Generics: 5% coinsurance [†] Preferred Brand: 5% coinsurance [†] Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: 5% coinsurance [†]	
90-Day Supply Generics: 5% coinsurance [†] Preferred Brand: 5% coinsurance [†] Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: N/A	
30-Day Supply Generics: 5% coinsurance [†] Preferred Brand: 5% coinsurance [†] Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: 5% coinsurance [†]	
90-Day Supply Generics: 5% coinsurance [†] Preferred Brand: 5% coinsurance [†] Non-preferred Brand: 5% coinsurance [†] Specialty Drugs: N/A	
In-Network	Out-of-Network
5% coinsurance [†]	Not Covered
5% coinsurance [†]	Not Covered
In-Network	Out-of-Network
5% coinsurance [†]	Not Covered
5% coinsurance ^{†*}	Not Covered
In-Network	Out-of-Network
5% coinsurance [†]	Not Covered
5% coinsurance ^{†*}	Not Covered
5% coinsurance ^{†*}	Not Covered

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